

Form B18 (Official Form 18)(12/03)

United States Bankruptcy Court
Eastern District of Virginia
1100 East Main Street
Richmond, VA 23219

Case Number 05-34857-DOT

Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 6 years, including married, maiden, trade, and address):

Valarie Joyce Bennett
fka Valerie Snyder , fka Valerie Tinnel
PO Box 3154
Richmond, VA 23228

Social Security No.:

Debtor: xxx-xx-6918

Employer's Tax I.D. No.:

Debtor: NA

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: September 13, 2005

William C. Redden, CLERK

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

**EXPLANATION OF BANKRUPTCY DISCHARGE
IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Enterprise Systems Incorporated
11487 Sunset Hills Road
Reston, Virginia 20190-5234

CERTIFICATE OF SERVICE

District/off: 0422-7
Case: 05-34857

User: admin
Form ID: B18

Page 1 of 1
Total Served: 22

Date Rcvd: Sep 14, 2005

The following entities were served by first class mail on Sep 16, 2005.

db +Valarie Joyce Bennett, PO Box 3154, Richmond, VA 23228-9703
aty +Richard James Oulton, AA, Affiliated Attorneys, Inc., Attention John Oulton,
8515 Mayland Drive, Richmond, VA 23294-4701
tr Bruce E. Robinson, P.O. Box 538, South Hill, VA 23970-0538
6874392 +Bon Secours, P.O. Box 11302, Richmond, VA 23230-1302
6874393 +Cap One Bk, Po Box 85520, Richmond, VA 23285-5520
6874394 +D. Kent Gilliam, P.C., 211 Ruthers Road, Richmond, VA 23235-5396
6874395 +Dominion Law, 222 Central Park Ave, Virginia Beach, VA 23462-3022
6874397 +Hanover Emergency Associ, P.O. Box 2080, Kilmarnock, VA 22482-2080
6874398 +Henrico Area Mental Health &, Retardation Services, 10299 Woodman road,
Glen Allen, VA 23060-4419
6874399 +Hoctor KaplanLLC, 10800 Midlothian Turnpike, Suite 204, Richmond, VA 23235-4700
6874400 +Laburnum Medical Center, 4620 S Laburnum Ave, Richmond, VA 23231-2400
6874402 +McEntee & Associates, P.O. Box 17176, Richmond, VA 23226-7176
6874403 +Mechanicsville Med Center Fam., 7571 Cold Harbor Road, Mechanicsville, VA 23111-1631
6874404 +Medicorp, PO Box 7667, Fredericksburg, VA 22404-7667
6874405 +Nco Fin/99, Po Box 41466, Philadelphia, PA 19101-1466
6874406 +Richmond Gastroenterology Asso, 1010 N. Thompson St. #200, Richmond, VA 23230-4911
6874407 +Southside Financial, 707 Johnston Willis Dr, Richmond, VA 23236-3953
6877260 +US Trustee, 600 East Main St., Suite 301, Richmond, VA 23219-2430
6874408 Verizon, P.O. Box 17577, Baltimore, MD 21297-0513
6874409 Virginia Women's Center, 5855 Bremono Road, Suite 205, Richmond, VA 23226-1922
6874410 +West Asset Management, 220 Sunset Blvd Ste A, Sherman, TX 75092-7465
6874411 +William C Johnson, 3241 Western Branch Blvd, Chesapeake, VA 23321-5260

The following entities were served by electronic transmission.
NONE.

TOTAL: 0

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
6874396 Fredericksburg Medical
6874401 Mary Washington Hospital

TOTALS: 2, * 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 16, 2005

Signature:

